



Boa Vista

Earnings

Call

2Q21

Investor Relations

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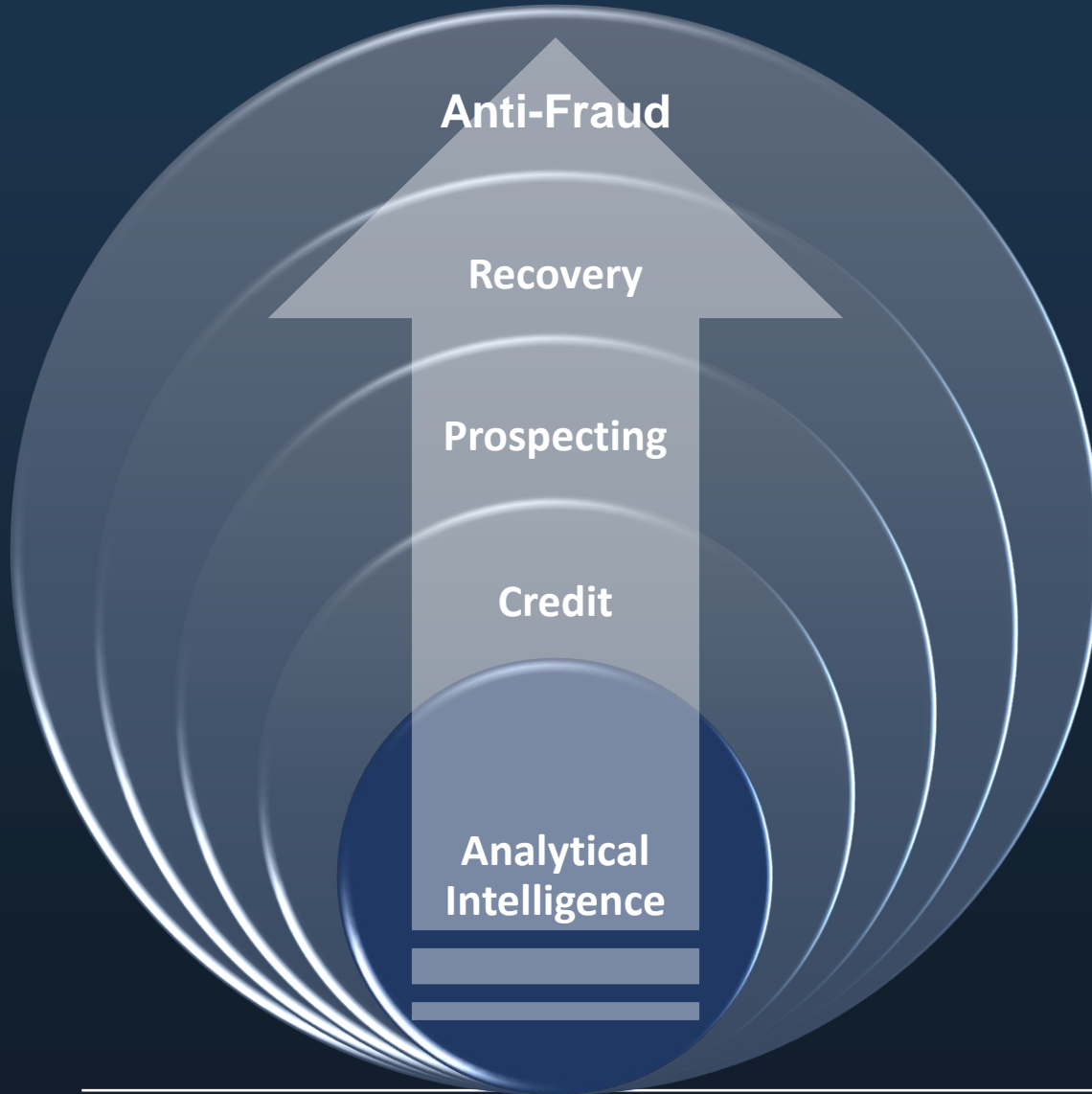
IR Analyst

Legal warning

The statements contained in this document related to business perspectives, projections of operating and financial results those related to growth perspectives of Boa Vista Serviços S.A. are merely forecasts and, as such, are based exclusively on the Executive Board's beliefs and assumptions about the future of the business. These expectations depend substantially on market conditions, the performance of the Brazilian economy, the sector and the international markets and, therefore, are subject to change without prior notice. All variations presented herein are calculated based on the number in thousands of reais, as well as rounding. Forward-looking statements are not guarantees of performance. They involve risks, uncertainties and assumptions, as they refer to future events and, therefore, depend on circumstances that may or may not occur. Investors should understand that general economic conditions, industry conditions and other operating factors may affect the future results of the Company and lead to results that differ materially from those expressed in such forward-looking statements.

This presentation is based on performance comments and includes accounting and non-accounting data, such as operating, financial and pro forma data and expectations of the Company's management. The non-accounting data has not been subject to review by the Company's independent auditors.

OPENING REMARKS



The Brazilian Analytical Intelligence company

In a world of **abundant data**, we use **state-of-the-art technology** to obtain **synergy among proprietary data, market data and client data** to offer solutions that help **people and companies** to make **better decisions**.

Innovating in the transformation of data into decisions is our business. We permeate the credit analysis, prospecting, recovery and fraud prevention markets, being the focal point for support in our clients' decision-making processes.

RECENT EVENTS

Updates

Conclusion of the transaction with Konduto

The transaction was approved at the **Extraordinary General Meeting (AGE)** and all precedent conditions were met, completing the necessary procedures to conclude the acquisition and future merger of the operations.

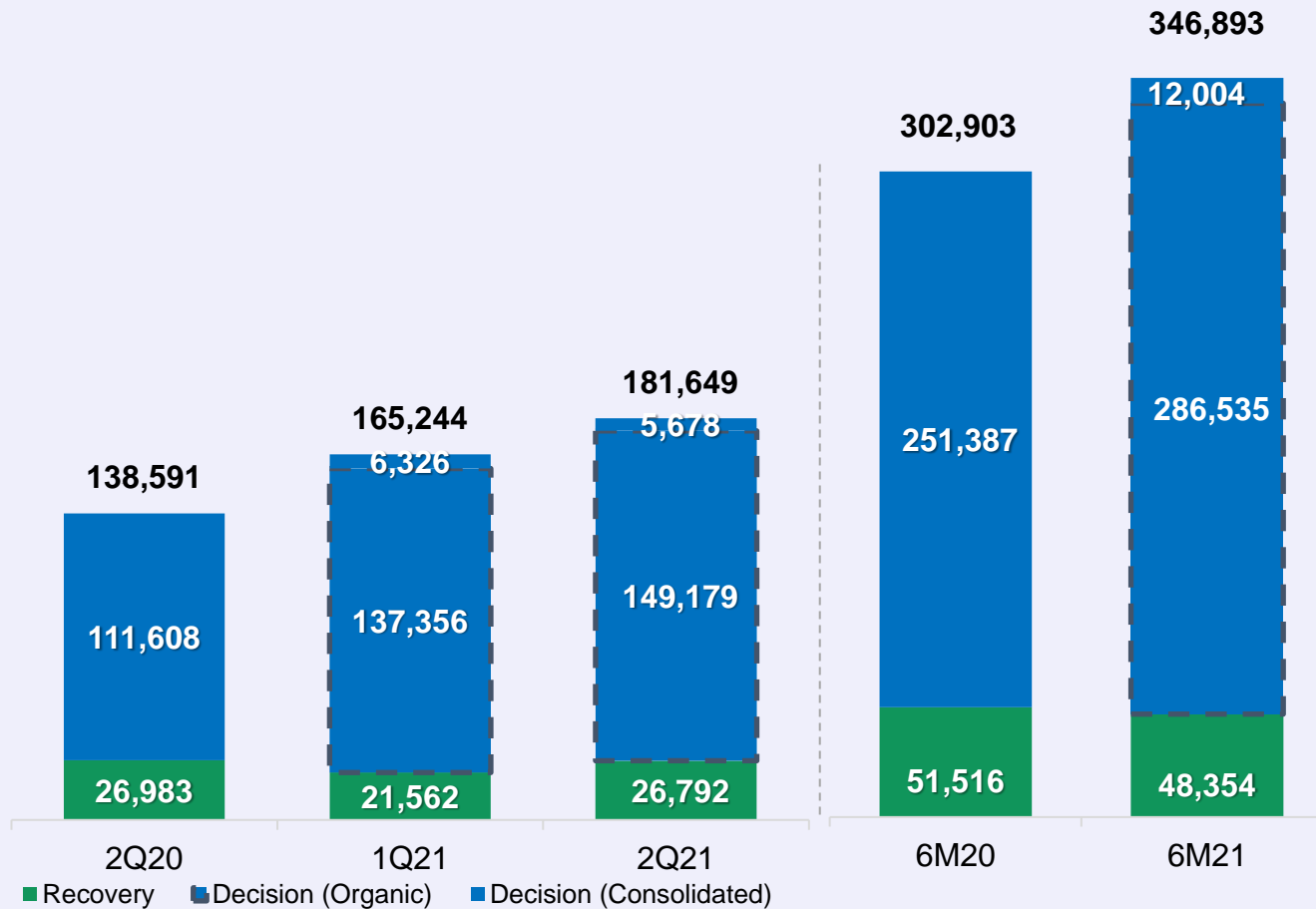
Great Place to Work 2021

We are proud to be a young, dynamic company that is aware of transformations and wants to go even further. We announce we were classified, once again, in the Great Place to Work ranking even during such a challenging year, with a record participation of employees and an evolution in our overall score, reaching 84% in the Confidence Index.

Internal actions reinforce our Diversity and Inclusion strategy

Since the end of 2020, Diversity and Inclusion has become an important part of the People strategy at Boa Vista, involving significant number of participants and interest in actions related to the topic. And, to bring the topic even closer to all employees, we dedicated the month of July for matters regarding Diversity and Inclusion, which was highlighted across many initiatives.

ORGULHO DE
SER QUEM É
#EUAPOIO



Total Net Revenue

+31.1% vs. 2Q20
+9.9% vs. 1Q21
+14.5% vs. 6M20

Accelerated growth using **analytical intelligence** for both Decision and Recovery

Decision Services

+38.8% vs. 2Q20
+7.8% vs. 1Q21
+18.8% vs. 6M20

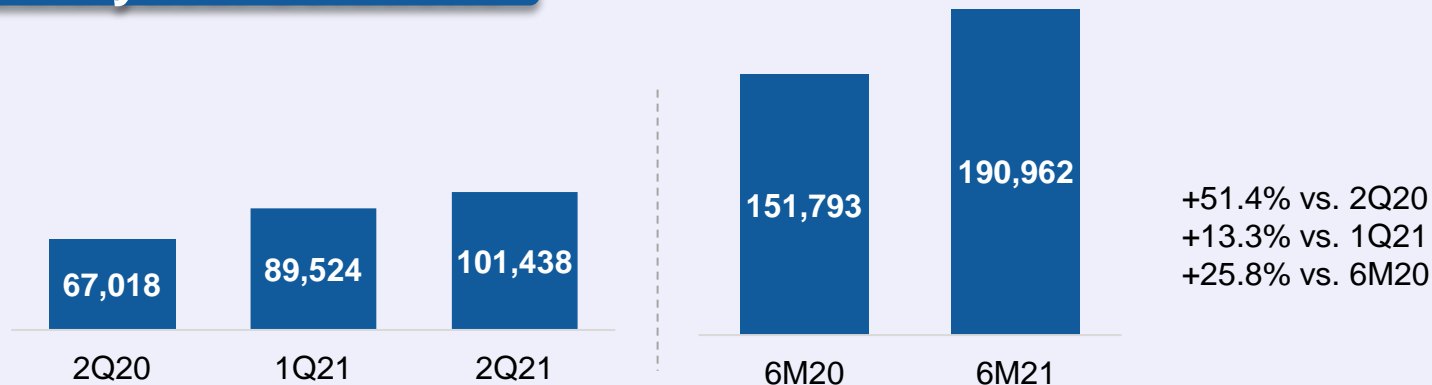
Growth of **analytical solutions**

Recovery Services

-0.7% vs. 2Q20
+24.3% vs. 1Q21
-6.1% vs. 6M20

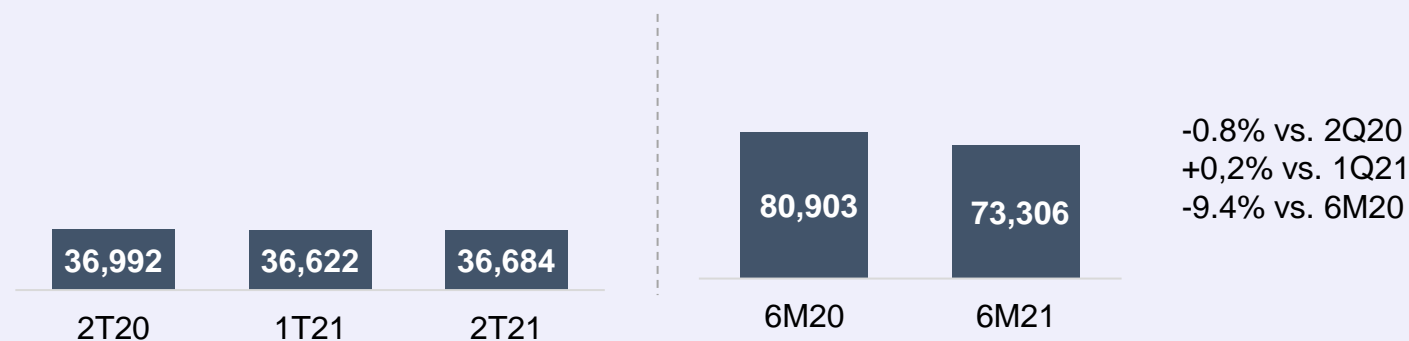
Overall increase in **communications volumes** and use of **analytical intelligence**

Analytical Solutions



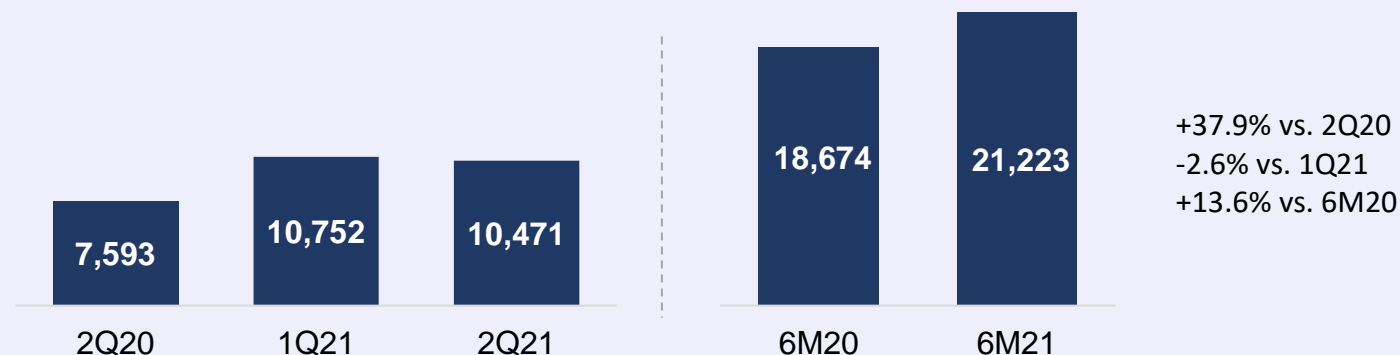
Sustained growth, strong partnership with **fintechs and digital banks**, and resumption in **retail**, surpassing pre-pandemic levels.

Risk Reports



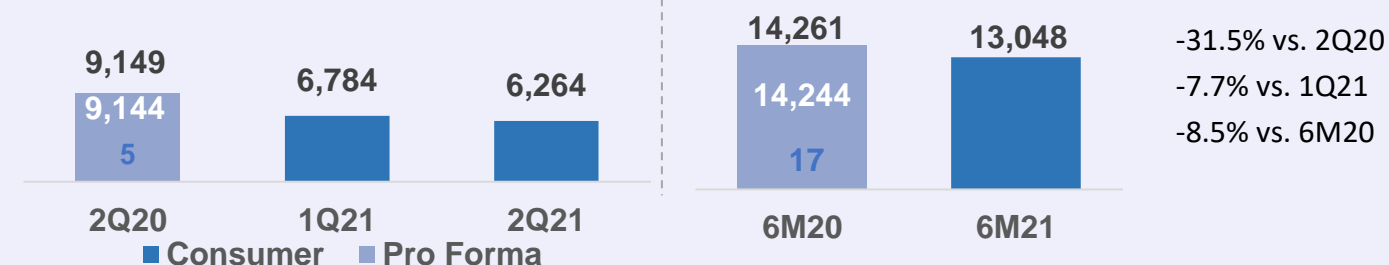
Continuity of the client **migration** strategy to higher **added value** products

Marketing Solutions



Resumption in the search for customers by fintechs and emerging financial institutions

Consumer Solutions



Proforma

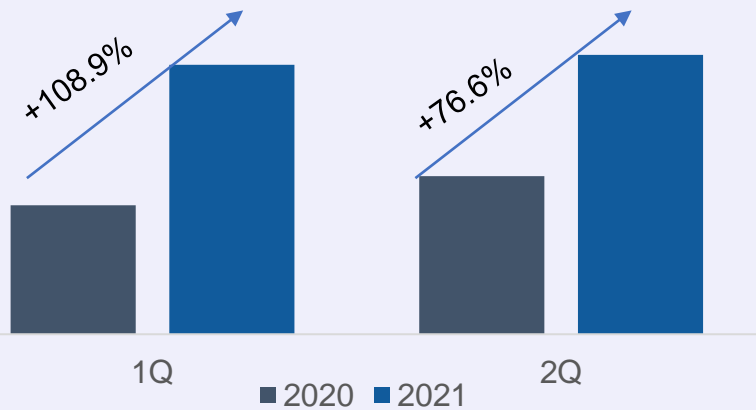
BoaVista



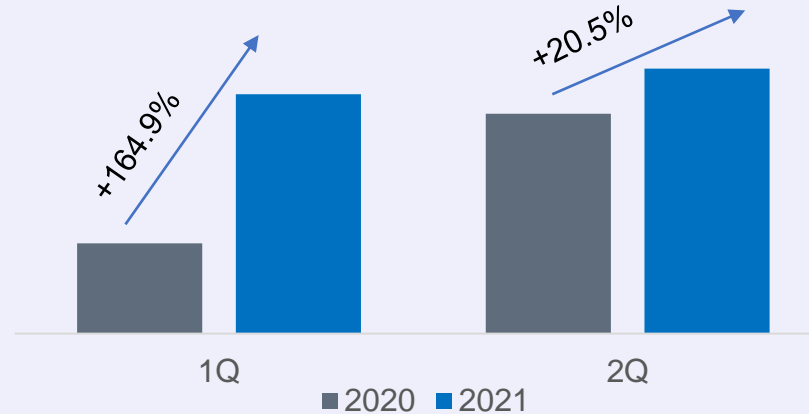
acordocerto

Reduction in payment of signed agreements, due to the deterioration in available income for indebted individuals

New Registries



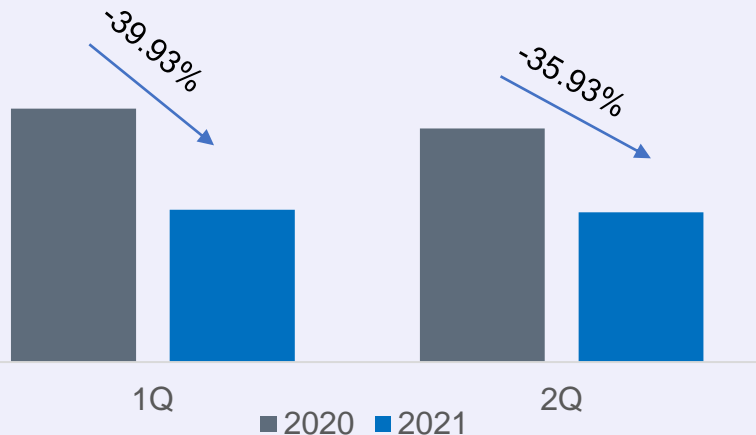
New Agreements



Strong operating indicators

Increase in the number of **New registries** in the platform and number of **New agreements** signed indicate a strong **base construction** for activity and profitability **with consumers**

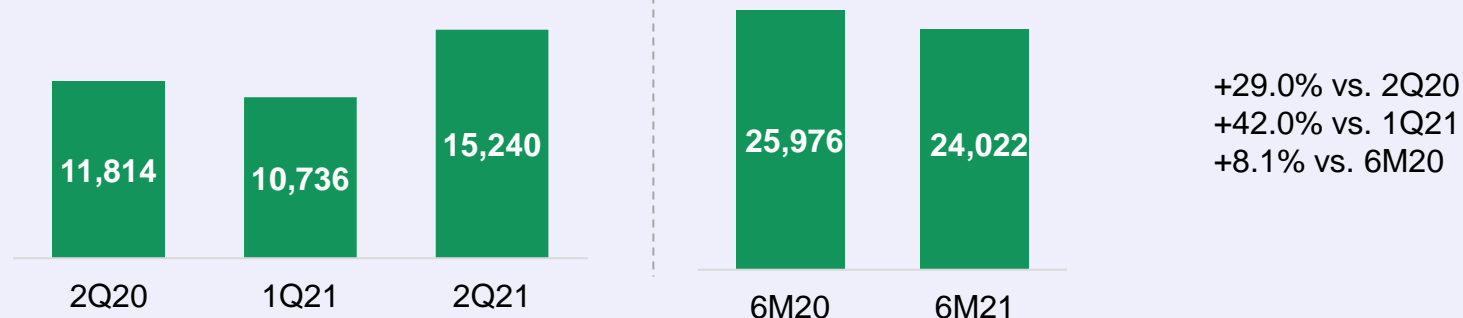
% Who Pays



Impact in payments given the current economic context

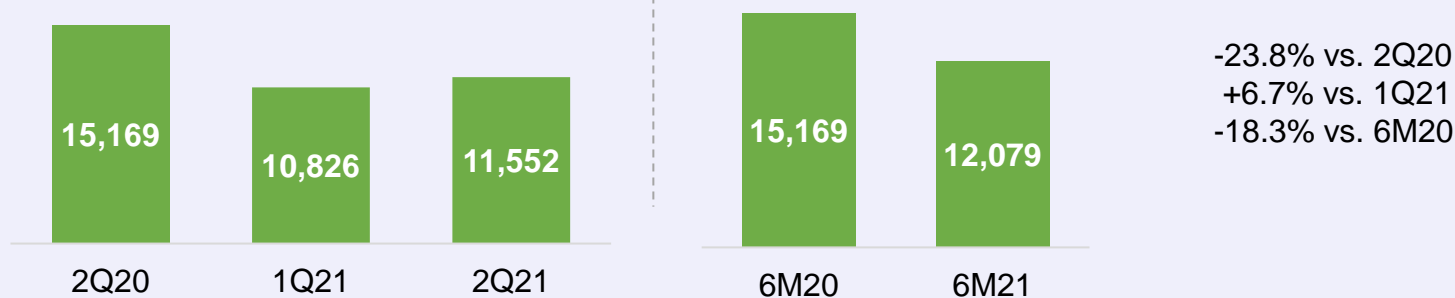
The path is being paved!

Digital Solutions

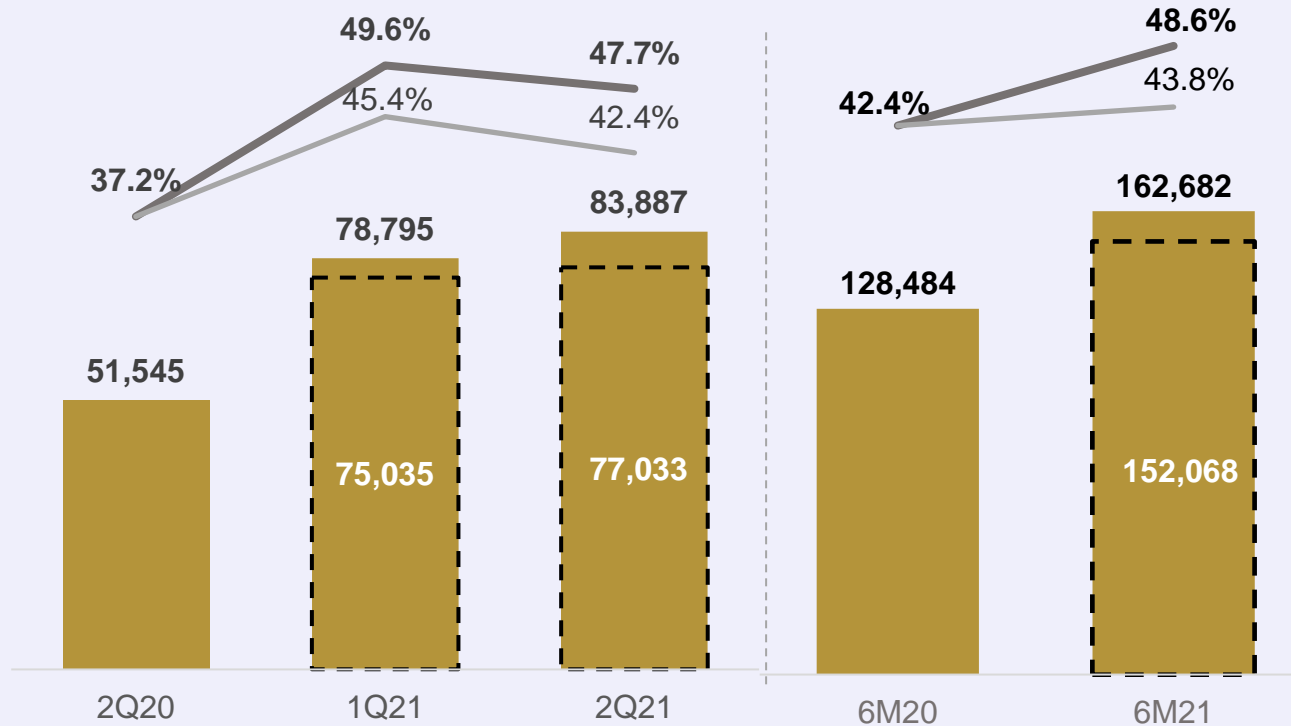


Use of **analytical intelligence** to promote the increase in issued notifications, combined with constant **migration to digital media**.

Printed Solutions



Continuity in the **migration** to **digital media**, increase in the overall number of issued notifications



Adjusted EBITDA (organic)

Adjusted EBITDA

Margin (organic)

Margin

¹Excludes non-recurring events from the result

Adjusted EBITDA¹ (organic)

+62.7% vs. 2Q20
+6.5% vs. 1Q21
+26.6% vs. 6M20

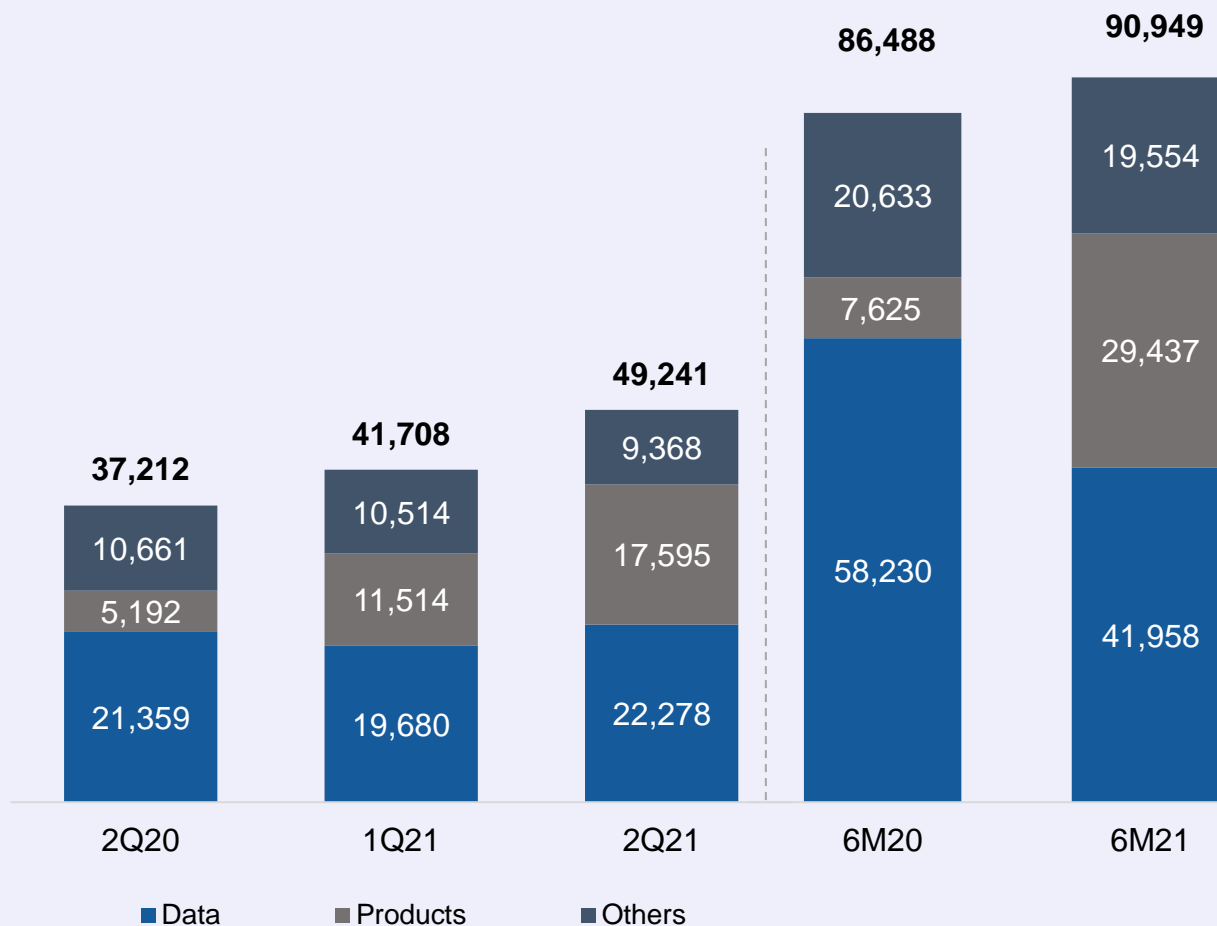
Organic growth during the crisis and continuity of **operational leverage**

Adjusted EBITDA Margin¹ (organic)

+10.5 p.p. vs. 2Q20
-1.9 p.p. vs. 1Q21
+6.2 p.p. vs. 6M20

Higher added value in **analytics**

Margins maintained even with increase in **innovation**



¹Excludes PPA of acquisitions

Data

+4.3% vs. 2Q20
+13.2% vs. 1Q21
-27.9% vs. 6M20

Greater volume of information on credit data and corporate compositions to **feed solutions and new products**

Products

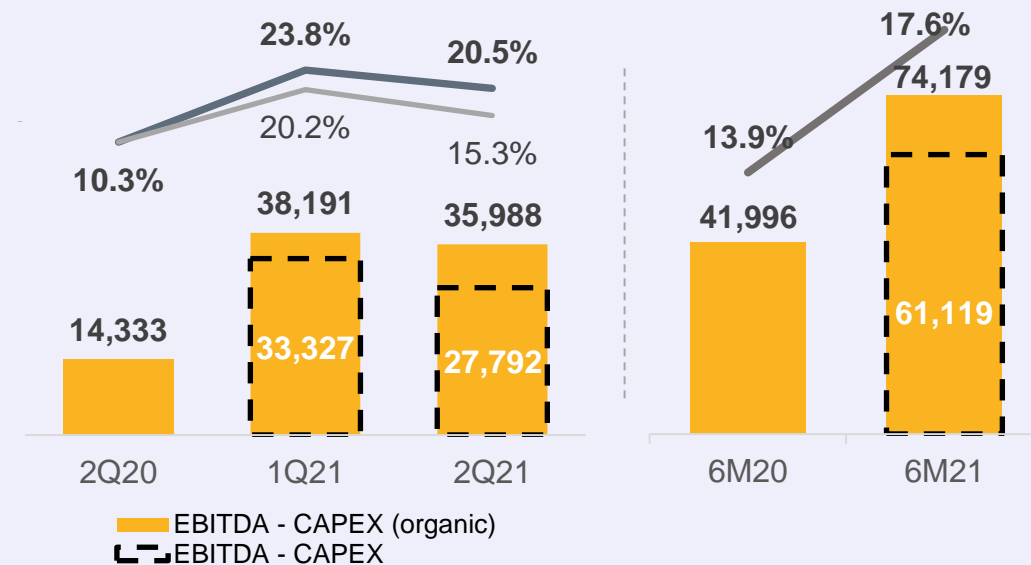
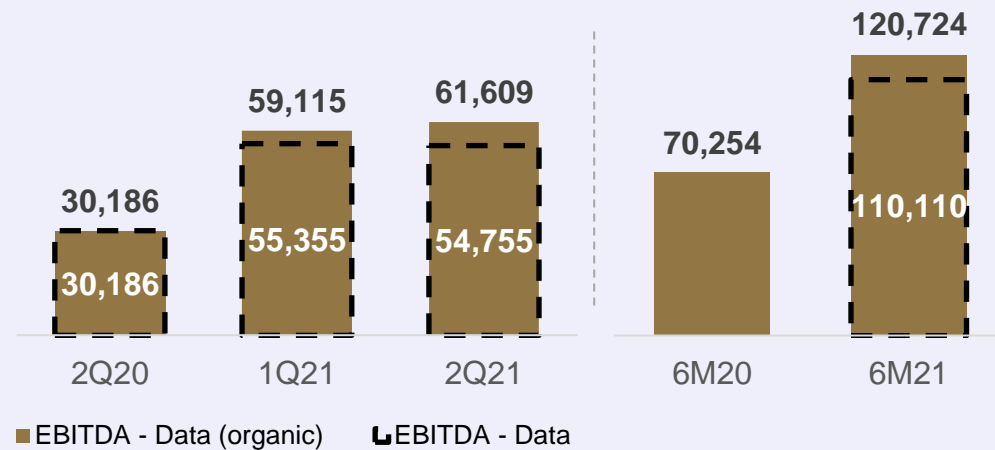
+238.9% vs. 2Q20
+48.6% vs. 1Q21
+286.1% vs. 6M20

Product and algorithm innovation, paving the way for growth and tech-vanguard

Total CAPEX¹

+32.3% vs. 2Q20
+18.1% vs. 1Q21
+27.8% vs. 6M20

Gains in efficiency and investments in innovation



¹Excludes non-recurring events from the result; ²Excludes PPA of acquisitions

Adjusted EBITDA¹ – CAPEX² for data (organic)

+104.1% vs. 2Q20
+4.2% vs. 1Q21
+71.8% vs. 6M20

Growth focused on optimizing data acquisition and information

Adjusted EBITDA¹ – CAPEX² (organic)

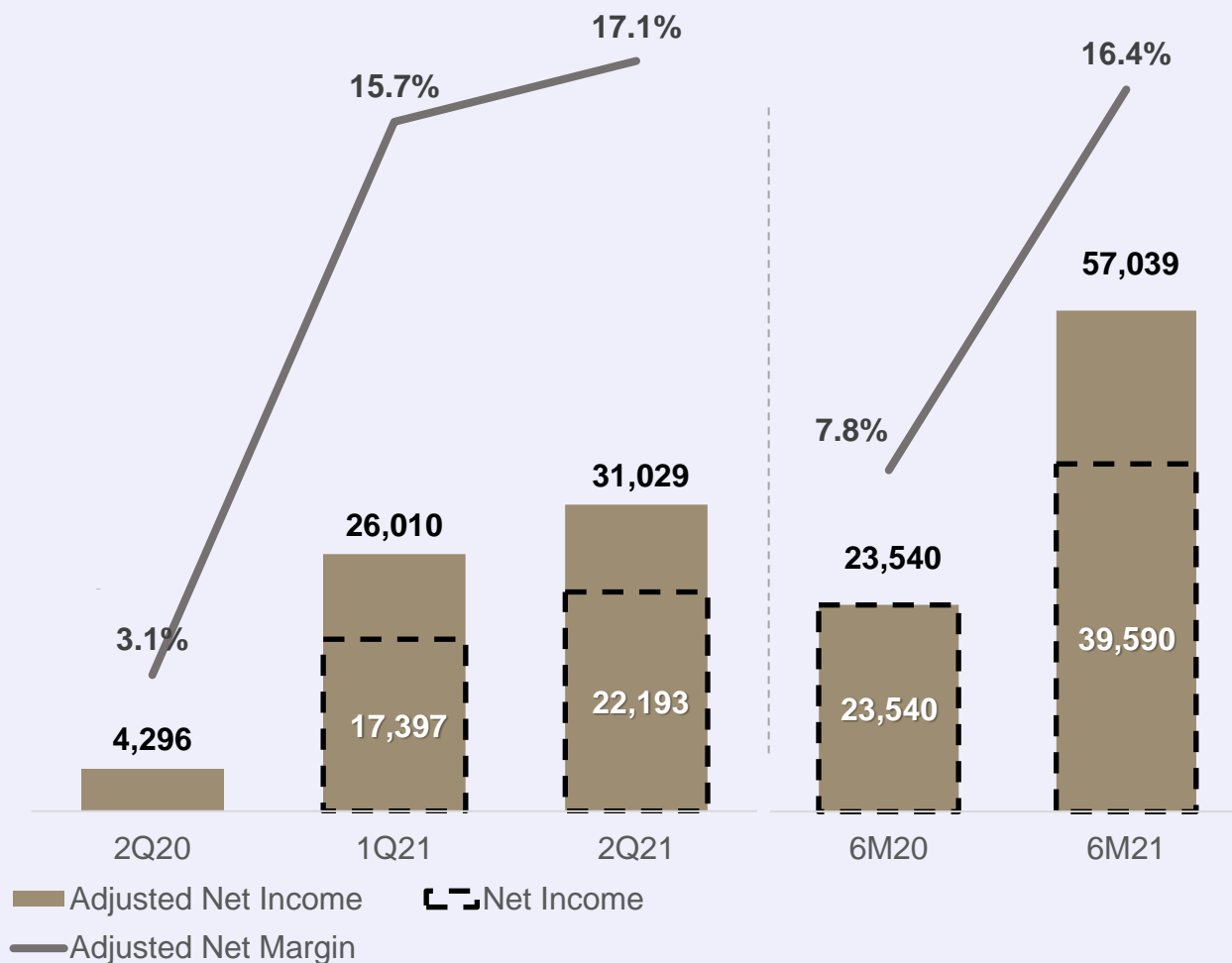
+151.1% vs. 2Q20
-5.8% vs. 1Q21
+76.1% vs. 6M20

Growth sustained by innovation in analytics and new products, paving the way for the future

Adj EBITDA Margin¹ – CAPEX² (organic)

+10.1 p.p. vs. 2Q20
-3.4 p.p. vs. 1Q21
+16.1 p.p. vs. 6M20

Evolution supporting a new level of fixed costs required for expansion based on innovation



Adjusted Net Income¹

+622.3% vs. 2Q20
 +19.3% vs. 1Q21
 +142.3% vs. 6M20

Sustained growth recovery during the crisis

Adjusted Net Margin¹

+14.0 p.p. vs. 2Q20
 +1.3 p.p. vs. 1Q21
 +8.7 p.p. vs. 6M20

Proof of our **operating leverage and financial strength**

¹Excludes non-recurring events and additional accounting effects of acquisitions (amortization of capital gains, mark-to-market financial expenses and their effects on taxes) for comparison purposes with previous periods. Does not represent organic net income.

Strategic positioning in consumer interaction

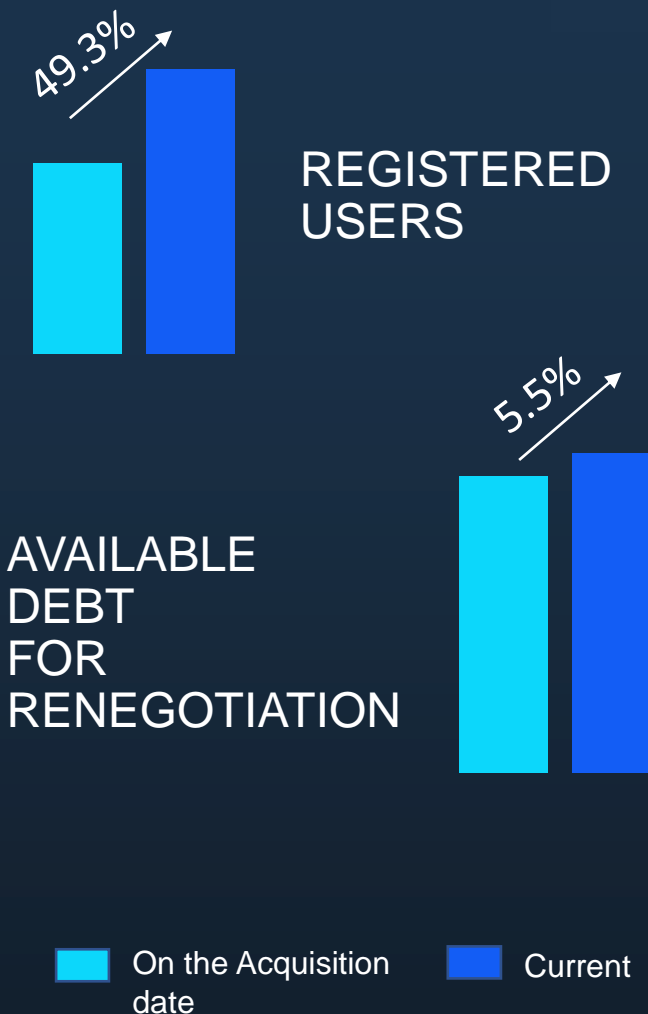
- Collection of "hot" and updated data to Synergy with Electronic Debit Notice

Improvement in billing efficiency

- BVS Scores + BVS and AC Data for new ranking layers for collection and new consumer agreement proposals

New collection / recovery products

- Complement to the collection rules
- One Stop Shop for Scores, Credit Restriction and Renegotiations



Strategic positioning in the fraud prevention market e-commerce transaction segment – high entry barriers and few players

- Market with great growth potential
- Adjacent to the credit cycle
 - BOAS3 already has contact/relationship for Cross-sell
- High analytical component
 - Only 0.5% of transactions undergo manual review
 - more than 7,000 data points per transaction

Synergies

- Source of registration data
 - e-mail, telephone, updated addresses from the online purchases
- Source of complementary data
 - 45% of CPFs that pass thru anti-fraud flow have shopping cart information

224 MM
transactions
processed in 2020

R\$1.3 Bn
in prevented fraud
attempts

40 MM of
addresses and e-
mails in the data
base

35MM of
CPFs (taxpayer ids)
in the data base

More than
20,000 store
owners use the
Konduto solution

CADASTRO POSITIVO (POSITIVE DATA) A GROWTH ENGINE



Higher precision

- New variables
- Greater historical data
- Higher economic coverage

New Solutions

- Innovation
- Responses to new demands
- Greater support for more business

Better decisions

- Higher customer returns (ROI)
- Risk reduction
- Support for sustainable growth

Higher usage

- Increase of proprietary data
- Creation of adverse selection
- Greater customer adherence

Q&A



To participate in the Q&A, click on the Q&A icon, in the bottom part of your screen and provide your #NAME#, #COMPANY# and #LANGUAGE# to enter de queue. When announced a notification to enable your audio will appear, then you shall activate your microphone to ask your questions.



When your name is announced, the request to activate your microphone will appear on the screen. For telephone participants, dial *9 (raise hand), and after your question has been made, dial *6 to mute/unmute the audio.



To send questions in writing via the Q&A icon, provide your NAME, COMPANY and LANGUAGE at the button available at the bottom of the screen, and write your question .

